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		بر		9	00	7	6	и	4	ω	2	<u> </u>				
	GRAND TOTAL	440125519	FANNIE MAE SERVICING ERRORS (CalPERS)	750737	774433	774096	773906	750192	775138	774575	773202	747802	SERVICING ISSUES	MSD Loan No.		
		584589105	CING ERRORS (C	307629587	359188584	359187661	359188975	307629027	359188796	359189516	359189005	307626555 Hightower		Servicer Loan No.		
10.79		Wood	alPERS)	Hyman	Sewell	Biehí	Наупет	Garrity	Ocampo	Burns	Neman	Hightower		Borrower Name		
Total Exposure		CalPERS Fannie Mae		CMLTI 2005-05	CMLT) 2005-09	CMLTI 2005-09	CMLTI 2005-09	CMLTI 2005-05	CMLTI 2005-9	CMLTI 2005-9	CMLTI 2005-9	CMLTI 2005-5		Portfolio		01
\$ 124,368.66		617.58		69,559.31	3,000.00	3,000.00	3,000,00	3,000.00	3,359.77	638.96	2,626.98	35,566.06		**Amount Due MSD	As of 13	CHIMORIGAGE, INC. Outstanding Funds Due MSD from GMAC
		8/31/2012		69,559.31 11/9/2012	11/9/2012	11/9/2012	3,000.00 11/9/2012	11/9/2012	10/18/2012	8/24/2012	7/19/2012	35,566.06 10/18/2012		Date of Billing/MSD Notified	As of 11/12/12	or Himoki GAGE, INC.
		N/A		N/A	N/A	N/A	N/A	N/A	9/18/2012	7/10/2012	6/20/2012	N/A		Date MI Claim Paid		GMAC
		7/9/2012		11/14/2012	11/14/2012	11/14/2012	11/14/2012	11/14/2012	9/14/2012	8/14/2012	7/13/2012	10/12/2012		Date Loan Liquidated		
And of the control of		Compensatory Fee Billing due to delayed foreclosure sale.		Servicer accepted negotiated settlement of \$95,000.00 with borrower retaining title to property. Violation of PSA on REO property. MI Funds Pending.	Servicer did not remit HAFA incentive fee at loan liquidation.	Servicer did not remit HAFA incentive fee at loan liquidation.	Servicer did not remit HAFA incentive fee at loan liquidation.	Servicer did not remit HAFA incentive fee at loan liquidation.	Curtailed interest on MI Claim settlement	Curtailed interest on MI Claim settlement	Curtailed interest on MI Claim settlement	Servicer negotiated a settlement in the amount of \$22,000.00 with borrower retaining title to property in violation of Pooling & Servicing Agreement on REO property.		Reason for Billing		

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CitiMortgage, Inc. Master Servicing Division 46%0 Regent Blvd FMC: N38-355 Irving, TX 75063



October 18, 2012

GMAC Mortgage 3451 Hammond Avenue Waterloo, IA 50328 Attn: Alan Asuncion

Re: Investor Make Whole Billing GMAC #307626555 Citi MSD #747802

Dear Mr. Ascuncion:

Please accept this letter as the billing by Citimortgage, Inc. as Master Servicer for make whole funds due of \$35,566.06. This represents the liquidation loss reported to the investor with the September 30, 2012 investor cut-off.

GMAC accepted a "settlement" of \$22,000.00 in full settlement of the debt. Please note Section 4.03 of the GMAC / CGMRC Servicing agreement dated as of October 1, 2004 specifically requires "The Servicer shall use its reasonable best efforts, consistent with the procedures that the Servicer would use in servicing loans for its own account, to foreclose or <u>comparably convert the ownership</u> of such Mortgage Properties as come into and continue into default". The loan was current when the "settlement" option was offered and it does not meet the requirement of <u>converting ownership</u> and as such is specifically not permitted under the agreement.

Your cooperation is appreciated. If you have any questions please contact me at 469-220-0946

Sincerely,

Steven Pierro Senior Analyst

GMAC Mortgage

Date: 9/28/12

Borrower Name: Deborah Savage-Hightower Address: 6900 Harper Lane Collinston, LA 71229

Re: Loan Number: 0307626555 Property Address: 6900 Harper Lane Collinston, LA 71229

Dear Deborah;

GMAC Mortgage would like to offer you an option to satisfy your entire first mortgage obligation with a lump sum for an amount that is substantially less than the unpaid principal balance.

After careful review of your loan information we have elected to accept \$22,000 in certified funds as full and final satisfaction of your account. Upon receipt of the above-mentioned payment, GMAC Mortgage, LLC will release the first mortgage lien and cancel the Note and/or Credit Agreement.

Follow these simple instructions to take advantage of this special offer:

1. Remit the certified payment to the following address:

GMAC Mortgage, LLC Attention: Loss Mitigation 3451 Hammond Avenue Waterloo, IA 50702

Wiring Instruction for GMAC JP Morgan Chase Bank Mail Code KY1-7102 6708 Grade Lane Louisville, KY 40213 Bldg 7, Suite 709

ABA Routing Number 083000137 Account # 85070241 Beneficiary: GMAC Mortgage Customer's Loan Number Customer's Name Indicate funds for: Settlement

 The payment must be received in this office no later than 10/28/12. We strongly recommend that you use an express mail service to ensure a timely delivery.

GMAC Mortgage, LLC is secured with a first lien on the title to your property. This settlement option may considerably increase your equity in the property while substantially reducing your outstanding debt and interest payments. If a settlement is completed, we will report that your loan as "settled for less than full amount", to the credit bureau. To gain a full understanding of all tax implications, please consult a tax advisor.

I can be reached at 214-874-2753 if you have any questions or wish to discuss other options that are available. Or you can call our offices which are open weekdays, 8:00am - 11:00pm CT, Saturday, 8:00am - 12:00pm at 800.850.4622.

Sincerely, Tim Fricke Loss Mitigation Specialist GMAC Mortgage

NOTICE - A "Settlement" Payoff of your mortgage loan may have tax consequences. To determine if, or to what extent, you have any tax liability, you are encouraged to contact a tax professional.

Please Note: This is an attempt to collect a debt and any information obtained will be used for that purpose, provided if you have an active bankruptcy case or have received a discharge, the following Notice Regarding Bankruptcy applies.

Notice Regarding Bankruptcy: If you are a debtor in an active bankruptcy case, this letter is not an attempt to collect either a pre-petition, post petition or discharged debt and no action will be taken in willful violation of the Automatic Stay that may be in effect in your bankruptcy case. Furthermore, if you have received a Discharge in a Chapter 7 case, any action taken by us is for the sole purpose of protecting our lien interest in your property and is not an attempt to recover any amounts from you personally. If you have surrendered your property during your bankruptcy case, please disregard this notice. Finally, if you are in an active Chapter 11, 12 or 13 case, and an Order for Relief from the Automatic Stay has not been issued, you should continue to make payments in accordance with your bankruptcy plan.

Texas Residents:

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

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2005-5

 Loan #
 MSD #
 Initial OC loss (gain) loss
 Supplemental (gain) loss
 Stop advance loss
 Make whole due

 307626555
 747802
 35,566.06
 0.00
 0.00
 35,566.06

 Total due
 35,566.06
 35,566.06

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Pierro, Steve [NCB-GCM]

From:

Pierro, Steve [NCB-GCM]

Sent:

Thursday, October 18, 2012 10:26 AM

To:

'Rosario, Magaly - PA'

Subject:

GMAC #359189005 MSD #773202

Attachments:

Scan from a Xerox WorkCentre



Scan from a Xerox WorkCentre

Hi.

Please accept this as our billing in the amount of \$2,626.98 for PMI interest curtailed for late start and completion of foreclosure

Interest curtailed \$7,960.55 x 33% = \$2,626.98

Please let me know if you have any questions.

Steve Pierro Sr. Analyst

Ph. 469-220-0946 Fax 469-220-1575

Address:

Citimortgage MSD 4000 Regent Blvd. - 3rd Floor MC: N3B-355 Irving, TX 75063

MGTC EXPLANATION OF BENEFITS JUNE 15, 2012

CLIENT BRANDED SOLUTIONS ATTN: KENNY NGUYEN 1100 VIRGINIA DRIVE FT WASHINGTON PA 19034

RE:

CLAIM FOR LOSS ID 1451264

CERTIFICATE NO

23292351

LENDER LOAN NO

0359189005

BORROWER: NEMAN KENDRA

ADDRESS: PALM COAST PL 32164

CLAIMS REPRESENTATIVE: CAROLYN WEGGEN

PAYMENT AMOUNT: \$ 60,386.77

PAYMENT TYPE: PERCENTAGE OPTION

ITEM	CLAIM SUMMARY SUBMITTED		AUTHORIZED	explanation
UNPAID PRINCIPAL BALANCE ACCUMULATED INTEREST ATTORNEYS PEES PROPERTY TAXES HAZARD INSURANCE PREMIUMS PROPERTY PRESERVATION COSTS STATUTORY DISBURSEMENTS OTHER DISBURSEMENTS PLEDGED SAVINGS	\$ 159,769.07 21,087.30 1,300.00 3,010.83 6,251.42 2,358.75 2,657.97 166.00 -743.72		159,769.07 13,126.75 1,300.00 1,150.13 3,757.05 1,146.25 2,657.97 83.00 0.00	F8 C8 C7 C9 K6 H3
TOTAL CLAIM	\$ 195,857,62	ş	182,990.22	
ADJUSTED CLAIM	\$ 195,857.62	\$	182,990.22	
net claim settlement (33% coverage)		\$	60,386.77	
TT BENEFIT EXPLANATION		Ş	50,386.77	

C7 - INSURANCE PREMIUMS PROPATED TO REVISED CLAIM DATE

CS - TAXES PAID AFTER REVISED CLAIM DATE ARE NOT CLAIMABLE

C9 - INSURANCE PAID AFTER REVISED CLAIM DATE IS NOT CLAIMABLE

FB - THTEREST AND/OR LATE PENALTIES ARE NOT CLAIMABLE

H3 . EXPERSE AFTER REVISED CLAIM DATE IS NOT CLAIMABLE

KG ITEM SIGNINATED DUE TO LACK OF SUPPORT DOCUMENTATION

P4 CREDIT NOT TAKEN

INT CURTARED

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PAGE: 2

26 DAYS

240 DAYS

EXPLANATION OF BENEFITS

JUNE 15, 2012

CFL ID: 1451264 MBS/CERT #: 23292351 LENDER LOAN #: 0359189005

INTEREST SUMMARY EVENT CALCULATIONS

DAYS DAYS EVENT DATE SUBMITTED AUTHORIZED EXPLANATION PD THRU DATE 05/01/10 Ö 0 NOD RECEIVED 07/21/10 81 81 FORECLOSURE START 10/27/10 96 70 B1 (1) LENDER TITLE 04/17/12 530 290 B2 (2) PRI CUST SUB DATE 05/01/12 14 14 FINAL INT DT 05/01/12 0

721

455

EXPENSES PAID THROUGH THE REVISED CLAIM DATE OF 08/05/11 EXPLANATION

- BI INTEREST ADJUSTED FOR UNTIMELY FORECLOSURE INITIATION
- B2 INTEREST ADJUSTED FOR UNTIMELY FORECLOSURE COMPLETION
- (1) ADJUSTED 26 DAYS FROM FORECLOSURE START FOR THE DELAY CAUSED BY SERVICER VERIFICATION.
- (2) ADJUSTED 240 DAYS FROM LENDER TITLE BECAUSE THE DELAY WAS CAUSED BY MISSING PAPERWORK. ALLOWED EXTRA TIME FOR SERVICE OF PROCESS AND COURT DELAYS.

INTERVAL CALCULATIONS

DAYS

FROM DATE	TO DATE	PR INCIPAL	AUTH	RATE	PER DIEM	INTEREST
INTEREST	And a Wilde about a second of the second of	ed an a substantial network — techniques and the second			· 	- Variable and the Variable Account
05/01/10	05/01/12	\$ 159,769.07	455	6.500%	\$ 28.85	\$ 13,325.75
					TOTAL:	\$ 13,126.75
		EXPENS	ie detai	T.		
itëm		št	istt imbi	Å. (DIHORIZED	EXPLANATION
PROPERTY T	AXES TOTAL	- marinal (s. 19. constraint many specific and section of the sect	3,810	.83 \$	1,150.13	3

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EXPLANATION OF BENEFITS

JUNE 15, 2012

CFL ID: 1451264 MBS/CERT #: 23292351 LENDER LOAN #: 0359189005

fxpense detail

NETE		SUBMITTED		AUTHORIZED	EXPLANATION		
CNTY TAX	oragina. A	1,237,56		1,150.13	F8	(1)	
CNTY TAX		1,773.27		0.00	C8		
HAZARD INSURANCE PREMIUMS TOTAL	\$	6,251.42	\$	3,757.05			
LPT				3,757.05			
LPI		2,096.08		0.00	C9	мэ	
REO FIRE		171.00		0.00	Ks		
PROPERTY PRESERVATION COSTS TOTAL	\$	2,358.75	\$	1,146,25			
MAX COST PER PROPERTY-1 U		90.00		0.00	K6		
PRESERVATION FEES - OTHER		20.00		0.00	К6		
YARD MAINT-1ST CUT 10001-		100.00		0.00	K6		
YARD MAINT-RECUT 10001-15		80.00		0.00	Н3		
YARD MAINT-RECUT 10001-15		80.00		0.00	H3		
TRIP CHARGES		20.00		0.00	H3		
YARD MAINT-RECUT 10001-15		80.00		0.00	H3		
YARD MAINT-RECUT 10001-15		80.00		0.00	HЗ		
YARD MAINT-RECUT 10001-15		80.00		0.00	H3		
YARD MAINT-RECUT 10001-15		89.00		0.00	Н3		
TRIP CHARGES		20.00		0.00	H3		
YARD MAINT-RECUT 10001-15		80,00		0.00	НЗ		
YARD MAINT-RECUT 10001-15		80.00		0.00	НЗ		
YARD MAINT-RECUT 10001-15		80.00		0.00	НЗ		
PROP INSPECTION FEE		308.75		146.25	H3	(2)	
YARD MAINT-RECUT 10001-15		80.00		0.00	H3		
TOTAL ITEMS PAID AS SUBMITTED		1,000.00		1,000.00			
OTHER DISBURSEMENTS TOTAL	\$	166.00					
BPO EXPENSE		83.00		0.00	H3		
TOTAL ITEMS PAID AS SUBMITTED		83.00		83.00			
PLEDGED SAVINGS TOTAL			Ś	0.00			
HAZARD REFUND XXPLANATION		-743.72		0.00	P4		

C7 - INSURANCE PREMIUMS PRORATED TO REVISED CLAIM DATE

CB - TAXES PAID AFTER REVISED CLAIM DATE ARE MOT CLAIMABLE

C9 - INSURANCE PAID AFTER REVISED CLAIM DATE IS NOT CLAIMABLE

P8 - INTEREST AND/OR LATE PENALTIES ARE NOT CLAIMABLE

H3 - EXPENSE AFTER REVISED CLAIM DATE IS NOT CLAIMABLE

K6 - ITEM ELIMINATED DUE TO TACK OF SUPPORT DOCUMENTATION

M3 - INSURANCE PREMIUMS PROPAIRD TO CLAIM DATE

P4 - CREDIT NOT TAKEN

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EXPLANATION OF BENEFITS
JUNE 15, 2012

CFL ID: 1451264 MBS/CERT #: 23292351 LENDER LOAN #: 0359189005 EXPLANATION

(1) PER NOTES THE BASE TAX AMOUNT IS \$1150.13. PENALTY AND INTEREST IS NOT CLAIMABLE.

(2) VERIFIED 13 CLAIMABLE INSPECTIONS ON HISTORY, 1 PER MONTH FROM 8/2/10-7/19/11. THE REMAINDER WERE INCURRED AFTER THE REVISED CLAIM DATE.

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Pierro, Steve [NCB-GCM]

From:

Pierro, Steve [NCB-GCM]

Sent:

Thursday, October 18, 2012-10:26 AM

To: Subject: 'Rosario, Magaly - PA' GMAC #359189516 MSD #774575

Attachments:

Scan from a Xerox WorkCentre



Scan from a Xerox WorkCentre

Hi.

Please accept this as our billing in the amount of \$638.96 for PMI interest curtailed for late start and completion of foreclosure

Interest curtailed \$1,879.29 x 34% = \$638.96

Please let me know if you have any questions.

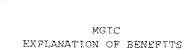
Steve Pierro Sr. Analyst

Ph. 469-220-0946 Fax 469-220-1575

Address:

Citimortgage MSD 4000 Regent Blvd. - 3rd Floor MC: N3B-355 Irving, TX 75063

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JULY 06, 2012

CLIENT BRANDED SOLUTIONS ATTN: KENNY NGUYEN 1100 VIRGINIA DRIVE FT WASHINGTON PA 19034

CLAIM FOR LOSS ID 1435800

CERTIFICATE NO 23292481 LENDER LOAN NO 0359189516

BORROWER: BURNS MICHELLE

ADDRESS: UNION KY 41091

CLAIMS REPRESENTATIVE: CAROLYN WEGGEN

PAYMENT AMOUNT: \$ 90,040.22

PAYMENT TYPE: PERCENTAGE OPTION

CLAIM SUMMARY

ITEM	SUBMITTED			AUTHORIZED	EXPLANATION	
UNPAID PRINCIPAL BALANCE	\$	216,517.03		216,517.03		
ACCUMULATED INTEREST		34,394.64		32,515.35	SEE DETAIL	
ATTORNEYS FEES		3,600.00		3,600.00		
PROPERTY TAXES		3,541.70		2,923.40	C6 C5	
HAZARD INSURANCE PREMIUMS		1,531.00		1,366.78	C7 M3	
PROPERTY PRESERVATION COSTS		61.50		61.50		
STATUTORY DISBURSEMENTS		7,760.21		7,760.21		
OTHER DISBURSEMENTS		352.00		166.00	K4	
ESCROW ACCOUNT BALANCE		-86.08		-86.08		
TOTAL CLAIM	\$	267,672.00	\$	264,824.19		
ADJUSTED CLAIM	** **	267,672.00	\$	264,824.19		
NET CLAIM SETTLEMENT (34% COVERAGE)			\$	90,040.22		
NET BENEFIT EXPLANATION			\$	90,040.22		

C5 - TAXES PROPATED TO CLAIM DATE

M3 INSURANCE FREMIUMS PROPATED TO CLAIM DATE 1/1/ CORTAINED 34, 394 64

84 suc + 5876

CS TAXES PROPATED TO REVISED CLAIM DATS

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EXPLANATION OF BENEFITS

JULY 06, 2012

CFL ID: 1435800 MBS/CERT #: 23292481 LENDER LOAN #: 0359189516

INTEREST SUMMARY

EVENT CALCULATIONS

EVENT	DATE	DAYS SUBMITTED	DAYS AUTHORIZED	EXPLANATION		
NOD RECEIVED	07/28/09	0	0			
PD THRU DATE	10/01/09	ō	0 .			
BANKRUPTCY	02/26/10	146	146			
BANKRUPTCY RELIEF	04/26/10	60	60-60			
FORECLOSURE START	07/01/10	65	60	B1	(1)	
BANKRUPTCY	02/04/11	213	180	B2	, - ,	
BANKRUPTCY RELIEF	10/28/11	254	264 /			
LENDER TITLE	03/21/12	143	143 /			1
PRI CUST SUB DATE	04/03/12	12	12 🗸			
FINAL INT DT	04/03/12	0	0		;	
		903	025			

EXPENSES PAID THROUGH THE REVISED CLAIM DATE OF 02/25/12 EXPLANATION

B1 - INTEREST ADJUSTED FOR UNTIMELY FORECLOSURE INITIATION

B2 - INTEREST ADJUSTED FOR UNTIMELY FORECLOSURE COMPLETION 33 DAYS
(1) ALLOW 60 DAYS TO RE-START TUD

(1) ALLOW 60 DAYS TO RE-START THE FORECLOSURE.

INTERVAL CALCULATIONS

FROM DATE	TO DATE		PRINCIPAL	DAYS AUTH	RATE	PEF	l DIEM		INTEREST
INTEREST	, , , , , , , , , , , , , , , , , , , 								
10/01/09	08/01/10	\$	216,517.03	300	6.250%	\$	37.59	Ş	11,277.00
08/01/10	06/01/11	\$	216,517.03	300	6.250%	\$	37.59	\$	11,277.00
06/01/11	04/01/12	\$	216,517.03	265	6.250%	\$	37.59	Ş	9,961.35
						SUB	TOTAL:	Ş	32,515.35
						TOT	AI.:	\$	32,515.35
			expen	SE DETAIL	L				
ITEM			S	UBMITTED	A	UTHO	RIZED		NOTTANATION .
PROPERTY TA	AXES TOTAL	**** ***	\$	3,541.	.70 \$	2	,923.4()	The state of the s

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EXPLANATION OF BENEFITS

JULY 06, 2012

CFL ID: 1435800 MBS/CERT #: 23292461 LENDER LOAN #: 0359189516

EXPENSE DETAIL

ITEM	SUBMITTED			AUTHORIZED	EXPLANATION	
CNTY TAX		1,781.87		1,163.57	C6	C5
TOTAL ITEMS PAID AS SUBMITTED		1,759.83		1,759.83	_\(\frac{1}{2}\)	77
HAZARD INSURANCE PREMIUMS TOTAL	Ş	1,531.00	\$	1,366.78		
HAZ INS		793.00		628.78	C7	мз
TOTAL ITEMS PAID AS SUBMITTED		738.00		738.00		
OTHER DISBURSEMENTS TOTAL	\$	352.00	\$	166.00		
BPO EXPENSE		103.00		0.00	K 4	
BPO EXPENSE		83.00		0.00	K4	
TOTAL ITEMS PAID AS SUBMITTED EXPLANATION		165.00		166.00		

C5 - TAXES PRORATED TO CLAIM DATE

C6 - TAXES PROPATED TO REVISED CLAIM DATE

C7 INSURANCE PREMIUMS PROPATED TO REVISED CLAIM DATE

K4 · BROKERS PRICE OPINION NOT CLAIMABLE

M3 - INSURANCE PREMIUMS PROPATED TO CLAIM DATE

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Pierro, Steve [NCB-GCM]

From:

Pierro, Steve [NCB-GCM]

Sent:

Thursday, October 18, 2012 10:21-AM

To:

'Kim, Miriam - PA'; 'Sloan, Bob - PA'; 'Amaro, Sandra - PA'

Cc:

'Siess-Gannon, Laura - FA'

Subject:

GMAC #359188796 MSD #775138

Attachments:

Scan from a Xerox WorkSentre



Scan from a Xerox WorkCentre

Ηi.

Please accept this as our billing in the amount of \$3,359.77 for PMI interest curtailed for late start and completion of foreclosure

Interest curtailed \$11,585.42 x 29% = \$3,359.77

Please let me know if you have any questions.

Steve Pierro Sr. Analyst

Ph. 469-220-0946 Fax 469-220-1575

Address:

Citimortgage MSD 4000 Regent Blvd. - 3rd Floor MC: N3B-355 Irving, TX 75063

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MGIC EXPLANATION OF BENEFITS SEPTEMBER 14, 2012

CLIENT BRANDED SOLUTIONS ATTN: KENNY NGUYEN 1100 VIRGINIA DRIVE FT WASHINGTON PA 19034

RE:

CLAIM FOR LOSS ID

1489147

CERTIFICATE NO LENDER LOAN NO

23292549 0359188796

BORROWER: OCAMPO MICHAEL

ADDRESS: ALTAMONTE SPR FL 32714

INT CURTAINED

20, 245.82 8,660.40 \$11.585.42 × 2976 = 3.359.77

CLAIMS REPRESENTATIVE: CAROLYN WEGGEN

PAYMENT AMOUNT: \$ 35,644.48

PAYMENT TYPE: PERCENTAGE OPTION

CTATM SIMMADY

ITEM	M SUMMARY SUBMITTED		AUTHORIZED	ر - Explanation	30 7.
UNPAID PRINCIPAL BALANCE	\$ 107,957.72	\$	107,957.72		
ACCUMULATED INTEREST	20,245.82		8,660.40	SEE DETAIL	
ATTORNEYS FEES	1,300.00		1,300.00		
PROPERTY TAXES	2,290.69		1,167.68	C6 C8	
HAZARD INSURANCE PREMIUMS	5,919.11		1,171.04	C7 C9	
PROPERTY PRESERVATION COSTS	1,540.00		658.75	N9 K6	
STATUTORY DISBURSEMENTS	2,321.10		2,321.10		
OTHER DISBURSEMENTS	249.00		166.00	K4	
ESCROW ACCOUNT BALANCE	-490.69		-490.69		
TOTAL CLAIM	\$ 141,332.75	\$	122,912.00		
	 	,			
ADJUSTED CLAIM	\$ 141,332.75	\$	122,912.00		
NET CLAIM SETTLEMENT			HA to power unequality		
(29% COVERAGE)		Ç	35,644.48		

NET BENEFIT EXPLANATION

\$ 35,644.48

C6 - TAXES PROPATED TO REVISED CLAIM DATE

C7 - INSURANCE PREMIUMS PROPATED TO REVISED CLAIM DATE

C8 - TAXES PAID AFTER REVISED CLAIM DATE ARE NOT CLAIMABLE

INSURANCE PAID AFTER REVISED CLAIM DATE IS NOT CLAIMABLE

K4 - BROKERS PRICE OPINION NOT CLAIMABLE

ITEM ELIMINATED DUE TO LACK OF SUPPORT DOCUMENTATION

NO REQUESTED EXPENSE IS NOT CLAIMABLE

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EXPLANATION OF BENEFITS

SEPTEMBER 14, 2012

CFT, ID: 1489147 MBS/CERT #: 23292549 LENDER LOAN #: 0359188796

INTEREST SUMMARY EVENT CALCULATIONS

EVENT	DATE	DAYS SUBMITTED	DAYS AUTHORIZED	EXPI	anatton.
PD THRU DATE	11/01/09	0	0		
NOD RECEIVED	01/21/10	81	81		
FORECLOSURE START	07/07/10	166	C 70	Bi	(1)
LENDER TITLE	06/26/12	709	255	B2	(2)
PRI CUST SUB DATE	07/10/12	14	14		, - ,
FINAL INT DT	07/10/12	0	0		
		970	420		

EXPENSES PAID THROUGH THE REVISED CLAIM DATE OF 12/30/10 EXPLANATION

- B1 INTEREST ADJUSTED FOR UNTIMELY PORECLOSURE INITIATION 96 DAYS
 B2 INTEREST ADJUSTED FOR UNTIMELY FORECLOSURE COMPLETION 454 DAYS
- (1) ADJUSTED 96 DAYS FROM FORECLOSURE START BECAUSE THE DELAY WAS CAUSED BY MISSING PAPERWORK.
- (2) ADJUSTED 454 DAYS FROM LENDER TITLE FOR THE DELAY CAUSED BY MISSING PAPERWORK.

INTERVAL CALCULATIONS

DAYS

FROM DATE	TO DATE		PRINCIPAL	AUTH	RATE	PER D	IEM	INTEREST
INTEREST		*****						- Ar - Ay & Property of the Addition of the Ad
11/01/09	07/10/12	\$	107,957.72	420	6.875%	\$ 20	0.62	\$ 8,660.40
						TOTAL	2	8,660.40
			EXPENS	se detail	,			
ITEM			St	BMITTED		AUTHORI 2	ZED	EXPLANATION
PROPERTY T	AXES TOTAL		\$	2,290.	69 \$	1,16	57.68	
CNTY TAX				1,178.	89	1,16	7.68	C6
CNTY TAX				1,111.	80		0.00	C8

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PACE: 3

EXPLANATION OF BENEFITS

SEPTEMBER 14, 2012

CFL ID: 1489147 MBS/CERT #: 23292549 LENDER LOAN #: 0359188796

EXPENSE DETAIL

ITEM	SUBMITTED AUTHORIZED		AUTHORIZED	EXPLANATIO	
HAZARD INSURANCE PREMIUMS TOTAL	 \$ 5,919.11	\$	1,171.04		
HAZ INS	2,059.00		1,171.04	C7	
REO FIRE	117.00		0.00		М3
I.PI	3,743.11		0.00	C9	R2
PROPERTY PRESERVATION COSTS TOTAL.	\$ 1,540.00	\$	658.75		
ESTIMATE APPROVAL	450.00		0.00	N9	(2)
PRESERVATION FEES - OTHER	35.00		0.00	K6	
YARD MAINT / PERTODIC MOW	80.00		0,00	HЗ	
PRESERVATION FEES - OTHER	20.00		0.00	K6	
TRIP CHARGES	35.00		0.00	нз	
TRIP CHARGES	35.00		0.00	НЗ	
PROP INSPECTION FEE	350.00		123.75	нз	(3)
TOTAL ITEMS PAID AS SUBMITTED	535.00		535.00		
OTHER DISBURSEMENTS TOTAL	\$ 249.00	\$	166.00		
BPO EXPENSE	83.00		0.00	K4	(1)
TOTAL ITEMS PAID AS SUBMITTED	166.00		166.00		
EXPLANATION					

C6 - TAXES PRORATED TO REVISED CLAIM DATE

C7 - INSURANCE PREMIUMS PRORATED TO REVISED CLAIM DATE

C8 - TAXES PAID AFTER REVISED CLAIM DATE ARE NOT CLAIMABLE

C9 - INSURANCE PAID AFTER REVISED CLAIM DATE IS NOT CLAIMABLE

H3 - EXPENSE AFTER REVISED CLAIM DATE IS NOT CLAIMABLE

K4 - BROKERS PRICE OPINION NOT CLAIMABLE

K6 - ITEM ELIMINATED DUE TO LACK OF SUPPORT DOCUMENTATION

M3 - INSURANCE PREMIUMS PROPATED TO CLAIM DATE

N9 - REQUESTED EXPENSE IS NOT CLAIMABLE

R2 - INSURANCE PROPATED TO REPLACEMENT POLICY EFFECTIVE DATE

^{(1) 1} VALUE EVERY 120 DAYS

⁽²⁾ ESTIMATES ARE NOT CLATMABLE EXPENSES

⁽³⁾ VERIFIED 11 CLAIMABLE INSPECTIONS IN THYOICES, 1 PER MONTH FROM 1/22/10 · 12/14/10. THE REMAINDER WERE INCURRED AFTER THE REVISED CLAIM DATE.

OMB Approval No. 2502-0265



A. Settlement Statement (HUD-1) FINAL

B. Type of Loan						
1. FHA 2 RHS 3. Conv. Unins.	5. File Wansber:		7. Lean Number:	Mortgage loswence Case	huchber	
4. VA 5. Conv. Ins.	MFL-1071	78	CASH		1	北
						100
C. Note: The torn of front bear to all			İ			M(S)
C. Note: This torns is furnished to give your a statement of actual is shown here for informational purposes and are not such	epilament custs. Amound	paid to and	by the settleanent agent are shown, tless, m	Annes Vales V V verte vere visite		MSD #
	det in the totals.			or the part was based promise	1. 2845 CHE24119P 11 45 THAS 1	1 250
) Name & Address or Borower.	É. Name & Appress o	(Series		15.	,	1
DALE T. LAST			MARYANH GARRITY	12 Hearte & majore s. 11 meter		1-/
29509 FADE COURT	352 HONEY LOC	UST COU	RT	i		
SAN ANTONIO, FL 33576	BEL AIR, MO 21	175	•			
	ĺ			h quad		
Properly Location:	H. Settement Agent	MILNEW	Takes			
29509 FADE COURT	1 7	27544 CA	SHEORD CIRCLE SUITE 104	1. Settlement Cate		
AN ANTONIO, FL 33576 (PASCO)	Tex ID: 26-2729429	WESLEY	CHAPEL, FL 33544 (813) 973-7319	9/28/2012		
17-25-20-0050-00000-2050)	500 000			<u></u>	j	
•	Place Of Settlement	2/544 CA	SHFORD CIRCLE, SUITE 101,			
		WESLEY	CHAPEL, FL 33544			
Summary of Borrower's Transaction						
			ummary of Seller's Transaction	des Code est		
6. Gross Amount Due From Borrower		, ,	There are a second and a second a second and			
Contract sales price	500 000 /	700	Gross Amount Due To Seller			
2. Personal Property	\$85,000.0	1401	Contract sales price		545 Jan 150	
3. Settlement Charges to Borrower (line 1400)	P2 0: 5 5		Personal Property			
4.	\$3,916.0					
),		404				
justments for items paid by seller in advance	 	405.				
City/lown taxes		Adju	istments for items paid by seller i	n advance		
. County taxes	<u> </u>		City/town taxes			
. Assessments			County laxes			
1. 2012 Solid Waste 9/28/2012 to 1/1/2013 @ \$62.00/Year	ļ	408.	Assessments			
September HOA 9/28/2012 to 10/1/2012 @ \$227.00/Month	\$16.0	409.	2012 Solid Waste 9/28/2012 to 1/1/	2013 @ \$62 00/Year	\$15.09	
. 3rd Ouarier HOA dues 9/28/2012 to 10/1/2012 @	\$22.71	410.	September HOA 9/28/2012 to 10/1/	012 @ \$227 BUllstouth		
- SAV Crustiel HIDA dues 9/28/2012 to 10/1/2012 @	\$9.78	411.	3rd Quarter HOA dues 9/28/2012 to	100/2012 m	\$22.70	
		412.		10/11/2012 (0)	59.78	
Cohan Sur La Chan and La						
. Gross Amount Due From Borrower	\$89,964.57	420.	3ross Amount Due To Seller		6116 h	
Amounts Paid By Or In Behalf Of Borrower		500.	Reductions In Amount Due To Set		\$46,346,57 !	
Deposit or Earnest Money	\$2,500.00	501.	xcess deposit (see instructions)			
Principal amount of new loan		502.5	ettlement Charges to Seller (line ha	60:		
Existing loan taken subject to		503.8	xisting loan taken subject to		SS	
		504	ayoff of first mortgage loan to GMA	D. a		1
		505 0	ayoff of second mortgage loan to GMA	L Mongage	\$74,847.92	, ,
		506 0	ee Addendum 506			11 11 1
		G07 F	he was the same of		53,000.00	- · · · · · · · · · · · · · · · · · · ·
		508.	Isbursed as proceeds (\$2,500.00)			- 4.07 1
		508.			77.1	Della.
stments for items unpaid by seller						- minish.
City/town taxes		Adjus	tments for Items unpaid by seller			i
County taxes 1/1/2012 to 9/28/2012 @ \$864.56/Year	F0.40	510. C	ity/lown taxes			
Assessments	\$640.15	511 C	ounty taxes 1/1/2012 to 9/28/2012 @	3864 56rYear	Egg 15	
		512. A	sessments		5 3.27	
		513.				
		á14		· · · · · · · · · · · · · · · ·		
		515.				
		516.		· · · · · · · · · · · · · · · · · · ·	- !	
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		518.				
		519.				
oral Balus Dustranto				· · · · · · · · · · · · · · · · · · ·		
otal Paid By/Fer Borrower	\$3,146.15	520. To	tal Reduction Amount Due Seller	{	!	
ash At Settlement From To Botrower	117.1710	580 C=	sh At Settlement TolFrom Seiler		\$66,048.57	
ross Amount Due From Borrower (line 120)	\$89,964.57	801 C-	with a successful to Prom Soller			
ess Amounts Paid BylFor Borrower (line 220)	\$3,140.15	607 1-	oss Amount Due To Seller (line 420)		\$86,048.57	
	6×61-10/19	OUZ. LE	ss Oaduction in Amt. Due To Selfer	Ime 520}	\$86,948.57	
ash From To Borrower	\$86,824.42	503. Ca	shToFrom	n Sellor		
					\$7,00	

 Borrower's Initials:
 Selfiers's Initials:

 Previous editions are obsolete
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 94/25/2012/02/16 PM FUD-1

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Supplemental Page HUD-1 Settlement Statement

Addendums for Page 1 Addendum 506			Anne
«			Amoi
a. Earnest money retained by Date T. Last		T	\$0,0
b. HAFA Relocation Assistance to William P. Garrily and Maryenn Garrily			.\$3.090.
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	otai	\$3,650
Itemization		:	
Line 1101		Sayer (~66fs
a. Abstract or title search to MTI Title: Florida			
b. Title examination to MTI Title: Florida			\$1.7
c. Lender Title Insurance Blinder to MTI Title: Florida			
	7-4-1		····
Line 3102	Total:	\$0.00	\$175.0
a. Settlement or closing fee to MT! Title: Florida \$350,00		\$350.00	MARC A
Line 1103	Yotai:	\$359.00	\$900.00 \$900.00
WT 1000 MILES		402310	4500.00
a. Owner's coverage \$86,000.00 Premium \$494.50 to MTI Title: Florida	***************************************		\$494.50
Line 1104	Total:	\$0.50	\$494.50
a, ALTA Endorsement 5,1-06 Planned Unit Development With Elevity Mark Elevity			
- TOV CINGGO HER TORKER HER LONG TOOK TOOK TOOK TO THE TOTAL TOTAL TO THE TOTAL TOTAL TO THE TOTAL TOTAL TOTAL TO THE TOTAL TO		\$45.00	
	Seriem(S) to Mili Hile: Florida	\$45.00	
d. Leader's coverage Premium \$0.00 to MTI Title: Florida	MING	349,45	
e. Lender's title insurance to	_		***********
Line 1105	Total:	\$139.45	\$0.00
a. Lender's little policy limit			\$0.00
G. COLOGO & HICE PORCY HEED;			
Line 1106	Total:	\$0.00	\$0.00
a. Owner's fille policy limit \$86,600.00			
	Y-6-1		
Line 1107	Total:	\$0,06	50.00
a. Agent's portion of the total title insurance premium to MTI Title: Florida \$443.76			
Line 1108	Total:	Sû Đũ	\$0.00
The state of the s			90,00
a. Underwriter's portion of the total title insurance premium to Alilant National Title Insurance C	ompany \$190.19	1	
	Total:	\$0.00	\$0,00
rs carefully reviewed the HUC-1 Settlement Statement and is the best of my knowledge and belief it is love and accurate state cordly that I have received a copy of the HUC-1 Settlement Statement. RROWERS SELLERS	ament of all roceipts and disloves create bean	१९ का ता _{रे} बद्ददराजी का दं _द तक पत	fild Wänsacksei
ile Tity	<i></i>		
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WILLIAMPE	ARRITY 1	~3	
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MARTY SAUL CI	ADDOOR SOUTH	rily	
MAY YANN G	1	ď	
UD-1 Sentement Statement which I have prepared is a frue and according to the line.	•		
UD-1 Settlement Stateraent which I have prepared is a true and accurate account of this varisaction. I have caused or tivel or	ause the funcs to be disturbed in assertions	ह अर्थः द्वीर्य इतिक्षित्रहरू	
ement Agent Date			
9/28/2012 RYL JOHNSON 9/28/2012			

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7æ. Total Reaf Estate Broker Fees			
Division of Commission (fine 700) as follows:			
701. \$2,580.00 to Homeward Real Estate		Erik Governivit	
702. \$2,580.00 to Calebro & Associates			nii in
703. Commission paid at Settlement			II A X SELLIMAN
704.			<u></u>
B00. Hems Payable in Connection With Loan			
801. Our origination charge		14860000000	乙烷烷 建五
802. Your credit or charge (points) for the specific interest rate chosen	(from GFE #1)		
803. Your adjusted crigination charges	(from GFE #2)		
804. Appraisal Foe	(from GFE A)		
805. Credit Report	(from GFE #3)	ang ang pangangan sa pang ang panggangan	•••••••••••••
306. Tax service to	(from GFE #3)		ėvinas araba
807. Flood Certification to	(from GFE #3) (from GFE #3)	- 	
100/15-20-11-20/16-20-16-16-16-16-16-16-16-16-16-16-16-16-16-	(IDM: OFE #3)		
100/Hehris Required By Lendel To Be Paid In Advance 201. Interest	ente Since de Carren	entreneus (co	skant ve
801. Wildress 802. Mortgage Insurance Premium	(from GFE #10)		
XXX. Homeowner's insurance	(from GFE #3)		
· · · · · · · · · · · · · · · · · · ·	(from GFE #11)		
000. Reserves Deposited With Leader	YOR A SERVICE WERE THE S	735 P. T. Tanana (1997)	-
CVI, Initial deposit for your escrow account	(from GFE #9)	1	
602. Homsowner's insurance 12.00 months @ per month			
003. Mortgage insurance 12.00 months @ per month		<u> </u>	
004. Property taxes 12,00 months @ \$ per month	111		- North Colonial St. No. 1 and Australia
007. Aggreyate Adjustment			
100.Tible Charges			
101. Title services and lender's title insurance		en and a few states of the state of the stat	
The same of the second of the state of the s	Herm CEE 46)	\$250.00	0.5311.0
102. Settlement or closing fee to MTI Title: Florida 5250.00	(from GFE #4)	\$250.00	
102. Settlement or closing fee to MTI Title: Florida 5250.00 103. Owner's title insurance to MTI Title: Florida		\$250.00	\$200.0
102. Settlement or closing fee to MTI Title: Florida \$250.00 103. Owney's title insurance to MTI Title: Florida \$0.00 104. Lendey's title insurance to MTI Title: Florida \$0.00	(from GFE #4)	\$250.00	\$900.0
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102. Settlement or closing fee to MTI Title: Florida \$250.00 103. Gwner's title insurance to MTI Title: Florida \$0.00 104. Lender's title insurance to MTI Title: Florida \$0.00 105. Lender's title policy limit \$85.000.00		\$250.00	\$200.0
102. Settlement or closing fee to MTI Title: Florida \$250.00 103. Gwner's fille insurance to MTI Title: Florida \$0.00 104. Lender's title policy fill insurance to MTI Title: Florida \$0.00 105. Lender's title policy fill insurance premium to MTI Title: Florida \$346.15	(from GFE #5)	\$250.00	\$175.0 \$900.0 \$494.5
102. Settlement or closing fee to MTI Title: Florida \$250.00 103. Gwner's title insurance to MTI Title: Florida \$0.00 104. Lender's title insurance to MTI Title: Florida \$0.00 105. Lender's title policy limit \$85.000.00	(from GFE #5)	\$250.00	\$200.0
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102. Settlement or closing fee to MTI Title: Florida \$250.00 103. Gwner's title insurance to MTI Title: Florida \$0.00 104. Lander's title policy final \$0.00 105. Lander's title policy final \$85,000.00 106. Cwner's title policy final \$85,000.00 107. Agent's portion of the total title insurance premium to MTI Title: Florida \$346.15 105. Underwriter's portion of the total title insurance premium to MTI Title: Florida \$346.15 106. Underwriter's portion of the total title insurance premium to Atlant National Title Insurance Correct Recording Ceest 101. Government recording charges 102. Deed \$10.00 Mortgage \$ Releases \$ 103. Transfer taxes 104. Citly/County tax/stamps Deed \$ Mortgage \$0.00 105. State tax/stamps Deed \$602.00 Mortgage \$0.00 106. Abdrittohat Charges	(from GFE #5)	\$10.00	\$900.0 \$494.5 \$494.5
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102. Settlement or closing fee to MTI Title: Florida \$250.00 103. Gwner's filte insurance to MTI Title: Florida \$0.00 104. Lender's title insurance to MTI Title: Florida \$0.00 105. Lender's title policy finit \$85,000.00 107. Agent's portion of the total title insurance premium to MTI Title: Florida \$346.16 106. Underwriter's portion of the total title insurance premium to MTI Title: Florida \$346.16 107. Recording: Sest \$200.00 108. Covernment recording charges \$200.00 109. City/County tax/stamps Deed \$ Mortgage \$0.00 109. Sizet tax/stamps Deed \$602.00 Mortgage \$0.00 109. (Abdittohal Charges) 101. Required services that you can shop for \$200.00 Pest tinspection	(from GFE #5)	\$10.00	\$900.1 \$494.5 \$494.5 \$494.5 \$490.5
102. Settlement or closing fee to MTI Title: Florida \$250.00 103. Owner's title insurance to MTI Title: Florida \$0.00 104. Lender's title insurance to MTI Title: Florida \$0.00 105. Lender's title policy fimit \$85,000.00 107. Agent's portion of the total title insurance premium to MTI Title: Florida \$346.15 106. Underwriter's portion of the total title insurance premium to MTI Title: Florida \$346.15 107. Covernment recording charges 108. Owner's many the conding charges 109. Transfer taxes 109. City/County tax/stamps Deed \$ Mortgage \$0.00 109. Sate tax/stamps Deed \$602.00 Mortgage \$0.00 109. (Abdittional Charges) 109. Carvernment recording charges 109. City/County tax/stamps Deed \$602.00 Mortgage \$0.00 109. (Abdittional Charges) 109. Sarvery 109. Servery 109. Servery 109. Sarvery 109. Transfer/Processing Fee to L.E. Wilson & Associates Inc.	(from GFE #5)	\$10.00	\$900.1 \$494.5 \$494.5 \$494.5 \$490.5
102. Settlement or closing fee to MTI Title: Florida \$250.00 103. Gwner's title insurance to MTI Title: Florida \$0.00 104. Lander's title insurance to MTI Title: Florida \$0.00 105. Lander's title policy finit \$85,000.00 106. Cwner's title policy finit \$85,000.00 107. Agent's portion of the total title insurance premium to MTI Title: Florida \$346.15 105. Underwriter's portion of the total title insurance premium to MTI Title: Florida \$346.15 106. Underwriter's portion of the total title insurance premium to Atlant National Title Insurance Correctly Recording Ceest (1902) 107. Recording Ceest (1902) 108. Transfer taxes 109. Citly/County tax/stamps Deed \$ Mortgage \$0.00 109. (Abdrittohal Charges) 109. Required services that you can shop for 102. Survey 109. Per Inspection 109. Transfer / Processing Fee to L.E. Wilson & Associates, Inc. 109. Initiation Fee to HOA to Tampa Bay Graf & Country Citth	(from GFE #5)	\$10.00	\$900.1 \$494.5 \$494.5 \$494.5 \$490.5
102. Settlement or closing fee to MTI Title: Florida \$250.00 103. Gwner's fille insurance to MTI Title: Florida \$0.00 104. Lander's title insurance to MTI Title: Florida \$0.00 105. Lander's title policy limit \$85,000.00 106. Cwner's fille policy limit \$85,000.00 107. Agent's portion of the total title insurance premium to MTI Title: Florida \$346.15 105. Underwriter's portion of the total title insurance premium to MTI Title: Florida \$346.15 106. Underwriter's portion of the total title insurance premium to Affiant National Title Insurance Corr 107. Recording: Rees: 107. 108. Underwriter's portion of the total title insurance premium to Affiant National Title Insurance Corr 109. Recording: Rees: 107. 109. Deed \$10.00 Mongage \$ Releases \$ 109. City/County tax/stamps Deed \$ Mongage \$0.00 109. Yatiditional Charges; 109. Mongage \$0.00 109. (Attiditional Charges; 109. Mongage \$0.00 109. Survey 109. Peel Inspection 109. Transfer/ Processing Fee to L.E. Wilson & Associates, Inc. 109. Initiation Fee to HOA to Yampa Bay Golf & Country Club 109. October, November and December to Tampa Bay Golf & Country Club 109. October, November and December to Tampa Bay Golf & Country Club	(from GFE #5)	\$100.00	\$900.1 \$494.5 \$494.5 \$494.5 \$490.5
102. Settlement or closing fee to MTI Title: Florida \$250.00 103. Gwner's title insurance to MTI Title: Florida \$0.00 104. Lender's title insurance to MTI Title: Florida \$0.00 105. Lender's title policy limit \$85,000.00 106. Owner's title policy limit \$85,000.00 107. Agent's portion of the total title insurance premium to MTI Title: Florida \$346.15 105. Underwriter's portion of the total title insurance premium to MTI Title: Florida \$346.15 105. Underwriter's portion of the total title insurance premium to Affiant National Title insurance Corr 100. Recording: Feest 1 101. Covernment recording charges 102. Deed \$10.00 Montgage \$ Reteases \$ 103. Transfer taxes 104. City/County tax/stamps Deed \$ Montgage \$0.00 105. Siate tax/stamps Deed \$602.00 Montgage \$0.00 106. Additional Charges \$600.00 Montgage \$0.00 107. Required services that you can shop for 108. Survey 109. Pest Inspection 109. Transfer/ Processing Fee to L.E. Wilson & Associates, Inc. 109. Initiation Fee to HOA to Tampa Bay Golf & Country Club 109. October, November and December to Tempa Bay Golf & Country Club 109. HOA estopel fee POC by Mason Title to Cordo Cens to MTI Title: Evolde	(from GFE #5)	\$100.00 \$150.00 \$2,500.00	\$900.0 \$494.5 \$494.5
102. Settlement or closing fee to MTI Title: Florida \$750.00 103. Owner's title insurance to MTI Title: Florida \$0.00 104. Lander's title insurance to MTI Title: Florida \$0.00 105. Lander's title policy limit \$85,000.00 106. Owner's title policy limit \$85,000.00 107. Agent's portion of the total title insurance premium to MTI Title: Florida \$346.15 105. Underwriter's portion of the total title insurance premium to MTI Title: Florida \$346.15 105. Underwriter's portion of the total title insurance premium to MTI Title: Florida \$346.15 106. Underwriter's portion of the total title insurance premium to MTI Title: Florida \$346.15 107. Covernment recording charges 108. Underwriter's portion of the total title insurance premium to MTI Title: Florida \$346.15 108. Underwriter's portion of the total title insurance premium to MTI Title: Florida \$346.15 109. Recording: Cesso	(from GFE #5)	\$10.60 \$10.60 \$150.00 \$2,500.00 \$581.00	\$900. \$494.

Borrower's Initials:			
		Select's initials:	
Previous editions are obsolere			The second secon
The control of controls	਼ਿਲ੍ਹੇ ਦੇ ਤੋਂ ਜ਼ਿਲ੍ਹੇ ਜ਼ਿਲ੍ਹੇ ਦੇ ਤੋਂ ਜ਼ਿਲ੍ਹੇ		MARGAMETER AND AN AREA OF THE

12-12020-mg Doc 2210-1 Filed 11/16/12 Entered 11/16/12 16:58:55 Exhibit A Pg 22 of 30 OMB Approval No. 2502-4265

OMB Approval No. 2502-9265



A. Settle and Statement (HUD-1)

B. Type of Loan								
1. FHA 2. RHS 3. Conv. Unins.	6. Fite Number:	7. Loan N	lumber:	я	Martagoe Ir	rsurance Cas	e Nicosbor)
4. VA 5. Conv. Ins.	HAYNER 11-584			5.	വിമുന്ന ₁₈	-561611CB C&S	ACID COST.	
	· · · · · · · · · · · · · · · · · · ·				+ 		····	1
C. Note: Tris form is furnished to give you a sta	itement of actual settlement.	costa. Amounts ,	paid to and I	by the settleme	ant agent are	э shown.		
items marked "(p.o.c.)" were paid outs	ide the closing; they are sho	wn here for infori	mational pur	poses and are	not includes	d in the totals		
D. Name and Address of Borrower:	E. Name and Address o	of Seller:		F. Name and	a Additoss of	Lerkter		
Eleen E. Miller	Victoria L. Hayner							
William T. Miller	Kenneth W. Hayner							
17 Greylock Lane	4 Little Troy Lane							
Slingerlands, New York 12159	Charlion, New York 120	19						1 +3U
				<u>L</u>				MS0# 713
G. Property Location: 125 Shore Road	H. Settlement Agent:					i. Settlemen	il Date:	A S IV
Broadalbin, NY 12025	-							1000
Fulton County, New York				Ph. (518)	584-1500	October 25,	2012	,
-	Place of Settlement:			1 (010)				
					Į.			
	<u> </u>			****				
J. Summary of Borrower's transaction		K. Summa	y of Seller	s transaction				
100. Gross Amount Due from Borrower:		400. Gross A	mount Due I	to Seller				
101, Contract sales price 102. Personal property	170,000.00	401. Contract						
103. Settlement Charges to Borrower (Line 1400)		402. Personal 403.	property					
104. Mortgage Payoff to GMAC Mortgage, LLC	157,714.19	403.						
105.		405.						
Adjustments for items paid by Seller in advance 106. City/Town Taxes 10/26/12 to 12/31/1	2 372.02			ald by Selier				
107. County Taxes to 12/31/1	2 372.02	406. City/Town 407. County To		10/26/12	to 12/31/ to	12	372.02	
108, School taxes 10/26/12 to 06/30/1	3 2,353.67	408. School ta		10/26/12	to 06/30/	13	2,353.67	
109.		409.					_,,	
110. 111.		410.						
112.		411.						
120. Gross Amount Due from Borrower	222.02					 		
	330,439.88	420. Gross Ar					172,725.69	
200. Amounts Paid by or in Behalf of Borrower 201. Deposit or earnest money	3,000.00	500. Reduction 501. Excess d			f:			
202. Principal amount of new loan(s)	2,000.00	502. Settlemen			400)		9,011.50	
203. Existing loan(s) taken subject to		503. Existing to	an(s) taken	subject lo				
204. 205.		504. Payoff Fin	st Morigage	ta GMAC Mor	igage, LLC		157,714 19	
206.		505, Payoff Ser 506, Dep. retail					7 100 100	14 ALV
207.		507, HAFA Rel			ırla Havner		3,000,60	20 PH 1
208.		508.						1
209. Adjustments for Items unpaid by Seller		509.						11/1/16
210. CityTown Taxes to	I	Adjustments t 510, City/Town		npaid by Selle	er ∔D			e pending
211. County Taxes to		511. County Ta.			to to			f /
212. School taxes to		512. School tax			to			
213. 214.		513. 514.		·····		;		
15.		514. 515.						
216.		516.						
47.		517.					····	
18. 19.		518.						
······································		519.			·····	· · · · · · · · · · · · · · · · · · ·		
20. Total Paid by/for Borrower	3,000.00	520. Total Red	uction Ame	ount Due Sell	19		170,725 64	
00. Cash at Settlement from/to Borrower		500, Cash at s						
01. Gross amount due from Borrower (line 120) 02. Less amount paid by/for Borrower (line 220)	330,439,88	601, Gross ami)	· · · · · · · · · · · · · · · · · · ·	172 / (b) £8	
The state of the s		602. Less reduc		[]			172,725,00	
03. Cash X From To Borrower		603. Cash	To	From S	ielier	<u> </u>	0.00	
' Pad outlided closing by borrowe(6), selle(5), lende(U, o blind-pat The undersigned hereby acknowledge receipt of a con	/(1) noteted copy of this statemen	nt & any attachme	anis reterror	ri in hervio				
Borrower		Seller		o set /101 Ett E				
Eleen E. Miller	Managarith a my garant paper	⊃ ⊌// ≗(
Linder C. Whites			Victoria L	riayner				
541 P	macanta same as							
William T. Miller			Kenneth	W. Hayner	-			

The Public Aspecting Burdon for Bits obtained of Information is estimated at 35 minutes per response for collecting, redwring, and reporting liberals. The sciency may make calculations obtained and the science of the

12-12020-mg Doc 2210-1 Filed 11/16/12 Entered 11/16/12 16:58:55 Exhibit A

L. Settlement Charges	Pg 23 of 30			
700. Total Real Estate Broker Fees \$ 10,200	00		37,365 1944	**************************************
Division of commission (line 700) as :			State was 5	1800
701. \$ 10,200.00 to Prudential Manor Homes			Turning!	, ka - ii
702. \$ to			Set(Rement	`,\$1erta 1-
703. Commission paid at settlement 704. Deposit Ret'd By Listing Agent to	Prudential Manor Homes	\$3000.00 (POC)		الماعد معك
705.	Fracential stands nomes	\$3000.00 (POC)	i	
800, Items Payable in Connection with Loan (1)			<u>,</u>	
801. Our origination charge	\$	(from GFE #1)		
802, Your credit or charge (points) for the specific interest		(from GFE #2)		
803. Your adjusted origination charges to		(from GFE #A)	0.00	
804. Appraisal fee to		(from GFE #3)		
805. Credit Report to		(from GFE #3)		
806 Tax service to		(Iron) GFE #3)	i	
807. Flood certification to		(from GFE #3)		
808.		(from GFE #3)		
509.		(from GFE #3)		: ··· ::
810.		(from GFE #3)		
811. 900. Items Regulted by Lender to Be Paid in Advance	A Sasan Company of the Company	(from GFE #3)		
901. Daily interest charges from to		(from GFE #10)		
302. MiP Tot Ins. for Life of Loan months to	<u> </u>	(trom GFE #3)		
903. Homeowner's insurance for years to		(from GFE #11)		
904.		(from GFE #11)		
905.		(from GFE#11)		***************************************
1000 Reserves Deposited with Lender			1 1/4	
1001. Initial deposit for your escrow account		(from GFE #9)		
1002. Homeowner's insurance month	@ \$ per month	\$		
1003. Mortgage insurance month	: @ \$ per month	\$		
1004. Property taxes		_ \$		
1005.		\$		
1006. month		\$		
	@ \$ per month	5	···· \$.	
1008. 1009.		\$		
100. Title Charges		*		
1101. Title services and lender's title insurance		(from GFE #4)		
1102. Settlement or closing fee		\$		THE REPORT OF THE PARTY OF THE
103, Owner's title insurance to		(Irom GFE #5)		
104. Lender's title insurance to		\$	i	
105. Lender's title policy limit \$			i	
106. Owner's little policy limit \$				A
107. Agent's portion of the total title Insurance premium		\$		
108. Underwriter's portion of the total fitle insurance premi	រ ក់ថ	\$		
109. Bank Attorney Fees		\$		
110.	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	\$		
	IGley Tochey Corbett & Cox, LLP	\$		1,000.0
112. Seller Payoff Handling Fee to Capito	Title Services, LLC	\$		75.0
113.	Company of the Compan	\$ 1		<u> </u>
200 Government Recording and Transfer Charges		ranginisa ara Silanda . 💉 🤫		
	County Clerk	(from GFE #7)		
	Releases \$ 51.56 County Cleric's Office	Other \$ (from GFE #8)		51.5
204. City/County tax/stamps \$	S S	(nom on it roj		
205. State tax/stamps \$ 680				680.0
	Sounty Clerk			5.0
207				2.45
300 Additional Settlement Charges	7 (a) 1 (b) 1 (c)	12.		
301. Required services that you can shop for		(from GFE #6)		
302.		\$		
303.		\$		
304.		\$		
305.		\$		
i00. Total Settlement Charges (enter on lines 103; Sect	on J and 502, Section K)	<u> </u>		8.DD 50

, Settlement Agent

^{*} Paks outside of closing by borrower(B), setter(S), lender(L), or mirat-pary(T)
By signing page 1 of this esterment, the signalories acknowledge receipt of a completed copy of page 2.6.3 of this three page elatement.

B. Type of Loan

OMB Approval No. 2502-0265

A. Settlement Statement (HUD-1)

1. X FHA 2. RHS 3. Conv. Unins,	5. File Number:	7. Loan Number.	B Modeson St.	arm Cen No. 1	٦
4. VA 5. Conv. ins.	GALBRAITH, S. 5991-1	12060947	412-74067-44-70a	ance Case Number	e Company Language
C. Note: This form is furnished to give you a state items marked "(p.o.c.)" were paid outsit	ement of actual settlement	costs. Amounts paid to and	by the settlernent agent are str	own,	
D. Name and Address of Borrower:	E. Name and Address		poses and are not included in F. Name and Address of Ler		
Corey A. Galbraith				nger;	
Stephanie L. Galbraith	Mark D. Biehl Zina Blehl		American Mortgage Service		
453 Bolender Road	315 East Lisbon St.		Company 11503 Springfield Pike		
Mogadore, Ohio 44260	Waynesburg, Ohio 4458	38	Cincinnati, Ohio 45246		
G. Property Location:	H. Settlement Agent			Derivation of the Control of the Con	4465
5065 14th Street S.W. Centon, OH 44710	Natwide Title Agency Inc	3.	' '	Settlement Date:	
Stark County, Ohio	3711 Lincoln Way East		Oct	laber 15, 2012	
State County, State	Massillon, Onio 44646 Place of Settlement:		Ph. (330)479-3227		
	3711 Lincoln Way East				d d
	Massillon, Ohio 44646				MED # 174096
J. Summary of Borrower's transaction		K. Summary of Seller's	transaction		/YID"
100. Gross Amount Due from Borrower: 101. Contract sales price		400. Gross Amount Due t			, a 9 h
102. Personal property	74,900.00	401. Contract sales price		74,900.00	1140
103. Settlement Charges to Borrower (Line 1400)	5,972.20	402. Personal property 403.			111
104.		404.			,
105,		405.			
Adjustments for Items paid by Seller in advance 106. City/Town Taxes to		Adjustments for items pa			
107. County Taxes to		406. City/Town Taxes 407. County Taxes	10		
108. Assessments to		406. Assessments	lo		
109.		409.	ŢŮ		
110. 111.		410.			
112.		411, 412,			
120. Gross Amount Due from Borrower	81,872.20				
200. Amounts Paid by or in Behalf of Borrower	01,012.20	420. Gross Amount Due t 500. Reductions in Amou		74,900.00	
201. Deposit or earnest money		501. Excess deposit (see in			
202. Principal amount of new loan(s)	73,542,00	502. Settlement charges to	Seller (Line 1400)	5,954.00	
203. Existing loan(s) taken subject to 204. Ohio Housing Finance Agency		503. Existing loan(s) taken	subject to	3,304.00	1154
205. Appraisal Credit	1,872,50	504. Payoff First Mortgage		61 842 18	ייזחק
206.	350.00	505. Payoff Second Mortga 506.	ge		* م
207.			ark D. Biehl and Zma M, Biehl	1 , 1	- 1 20 D 11
208. Sellers 1/2 Owners Policy	215.63	508. Selfers 1/2 Owners Po	icy	215.63	HAFA pendij
209. Seller Credit for Closing Cost Adjustments for items unpaid by Seller	2,247.00	509. Seller Credit for Closin	g Cost	2,247 00	i U
210. City/Town Taxes to		Adjustments for items ung			
11. County Taxes 01/01/12 to 10/16/12	1,341,09	510. City/Town Taxes 511. County Taxes	filinaria e spissora		
12. Assessments to		512. Assessments	01/01/12 to 10/16/12 to	1,341.09	
13. SeilerCreditTransferTaxes	300.10	513. SellerCreditTransferTa		300.10	
14. 15.		514.			
16.		515.			
17.		516. 517, Water/Sewer Hold to N	2.25 This true True		
18.	1	518. LH 11 Property Tax PO	stwice Title IOLTA C\$847.20 to Stark County Tre		
18.		519.	- seo w state coning the	The second secon	
20. Total Paid by/for Borrower	79,868,32	520. Total Reduction Amou	ort Due Seiler	74,900 00	
00. Cash at Settlement from/to Borrower		600. Cash at settlement to	from Seller		
O1. Gross amount due from Berrower (line 120) O2. Less amount paid by/for Borrower (line 220)	81,872.20	601. Gross amount due to S	eller (line 420)	74,900,00	
per mag	1 11	602. Less reductions due Se		(74,900.00)	
		503. Cash To	From Seller	0.00	
Paid outside of desling by borrower(8), seller(5), lender(L), or third-pony(T)					

The Public Reparting Bursten for trids collections of information is estimated at 35 minutes per response for operating, noticesting, and importing the card. This agency may not collect this information which information is not information of the collection of the

AND TAKET DAGS THANKS DOOS !	Faes \$4.494.00				
700. Total Real Estate Broker i				Paid From	Pac Fio
Division of commission (lin				Pounwer,a	Sener't
701, \$ 2,247,00 to Cutte 702, \$ 2,247,00 to Haye				Funds at Settlement	Funds a Seuleme
702, \$ 2,247.00 to rieve 703. Commission paid at settlem				DEIRGUSH	4.49/
'04. Daposit Ret'd By Listing Ac			\$ (POC)		1
705. Brokerage fee	to Haves Realty		<u> </u>	200.00	
00. Items Payable in Connect					
101, Our origination charge	\$	1,099.00 (from GFE #1)		2.00	1447
iû2. Your credit or charge (point	is) for the specific interest rate chosen \$	(from GFE #2)		5 90 5 07 5	45.4 K
03. Your adjusted origination of	narges	(from GFE #A)		1,099.00	
04. Appraisal fee	to Hamilton Appraisat	(from GFE #3)		325.00	reacht.
905, Credit Report	to CBC	(from GFE #3)		71.20	
106, Tax service	to US Bank	(from GFE #3)	P.O.C.\$85,00(L)*		
07. Flood certification	to Corelogic	(from GFE #3)			*****
08.OHFA Admin Fee	to Onto Housing Finance AGency	(from GFE #3)			24/4
09.Inspection Fees	to Hamilton Appraisal	(from GFE #3)			
10.Transfer Fee	to US Bank	(from GFE #3)		200.00	
11.		(from GFE #3)		l j	*****
00. Items Required by Lender					
01. Daily Interest charges from					
02, Mortgage insurance premiu		(from GFE #3)			esyste.
03. Homeowner's insurance for	1.0 years to Ohio Mutual Insurance	(from GFE #11)		651.00	
04. 05.		(from GFE #11) (from GFE #11)			
000. Reserves Deposited with	ı l ender	(HAIII OLD #11)			o Cho, Sa Se
001. Initial deposit for your escr		(from GFE #9)		829 9N	12
002. Homeowner's insurance	5.000 months @ \$ 54.25 per				
003. Mortgage Insurance	0.00 months @ \$ 74.66 per	month \$ 0.00		C 18	gagara.
304. Property taxes	77.00 00	\$		- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	
County Taxes	months @ \$ per	month		S. 2745 B. 1	
005.		\$.		4.4	
006.	7.000 months @ \$ 141.53 per	month \$ 990,71		A CALL STREET	
007.	months @ \$ per	month \$	1		gar de la co
008.		\$		74464	turu jar
009. Aggregate Adjustment		\$ -412.76		HEATTHER.	
100, Title Charges					
101. Title services and lender's		(from GFE #4)		900.00	1,285
02. Settlement or closing fee		\$ 300,00			175
	General Title Insurance Company	(from GFE #5)		63125	
04. Lender's title insurance to	General Litté insurance Company	\$ 375,00		3. K. L.	
			- 7	The State of the S	
05. Lender's fitle policy limit	\$ 73,542.00			77 E 314 (37)	
05. Lender's title policy limit 06. Owner's title policy limit	\$ 73,542.00 \$ 74,900.00	Agency Inc			
OS. Lender's title policy limit 106. Owner's title policy limit 107. Agent's portion of the total	\$ 73,542,00 \$ 74,900,00 title insurance premium to Nelwide Title /		\$ 645,00		
 65. Lender's title policy limit 66. Owner's title policy limit 67. Agent's portion of the total 68. Underwriter's portion of the 	\$ 73,542.00 \$ 74,900.00	Insurance Company	\$ 645,00		
05. Lender's title policy limit 06. Owner's title policy limit 07. Agent's portion of the total 08. Underwriter's portion of the 09.	\$ 73,542,00 \$ 74,900,00 title insurance premium to Nelwide Title /		\$ 645,00		
05. Lender's title policy limit 06. Owner's title policy limit 07. Agent's portion of the total	\$ 73,542,00 \$ 74,900,00 title insurance premium to Nelwide Title /	Insurance Company \$	\$ 645,00		
 Lender's title policy limit Owner's title policy limit Agent's portion of the total Indewriter's portion of the Og. Underwriter's portion of the Og. 	\$ 73,542,00 \$ 74,900,00 title insurance premium to Nelwide Title /	Insurance Company \$ \$	\$ 645,00		
05. Lender's title policy limit 06. Owner's title policy limit 07. Agent's portion of the total 08. Underwriter's portion of the 09. 10.	\$ 73,542,00 \$ 74,900,00 title insurance premium to Nelwide Title /	Insurance Company \$ \$ \$ \$	\$ 645,00		
05. Lender's title policy limit 06. Owner's title policy limit 07. Agent's portion of the total 08. Underwriter's portion of the 09. 10. 11. 12.	\$ 73,542,00 \$ 74,900,00 title insurance premium to Nelwide Title / a total title insurance premium to General Title I	Insurance Company \$ \$ \$ \$ \$	\$ 645,00		
05. Lender's title policy limit 06. Owner's title policy limit 07. Agent's portion of the total 08. Underwriter's portion of the 09. 10. 11. 12. 13. 00. Government Recording as	\$ 73,542,00 \$ 74,900,00 title insurance premium to Nelwide Title / a total little insurance premium to General Title I	Insurance Company \$ \$ \$ \$ \$ \$ \$	\$ 645,00		
05. Lender's title policy limit 06. Owner's title policy limit 07. Agent's portion of the total 08. Underwriter's portion of the 09. 10. 11. 12. 13. 00. Government Recording an 01. Government recording chain	\$ 73,542,00 \$ 74,900,00 title insurance premium to Nelwide Title / a total title insurance premium to General Title I and Transfer Charges rges to Stark County Recorder's Office	Insurance Company	\$ 645.00 \$ 161.25	153.00	
05. Lender's title policy limit 06. Owner's title policy limit 07. Agent's portion of the total 08. Underwriter's portion of the 09. 10. 11. 12. 13. 00. Government Recording an 01. Government recording chan 02. Deed \$ 28,00	\$ 73,542,00 \$ 74,900,00 little insurance premium to Nelwide Title / a total little insurance premium to General Title I of Transfer Charges rgas to Stark County Recorder's Office Mortgage \$ 140,00 Releases \$	Insurance Company	\$ 645.00 \$ 161.25	153.00	
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^{*} Paki cutakin of closing by honover(B), selfor(S), lunder(L), or third-party(T)

Netwide Title Agency Inc., Settlement Agent

12-12020-mg Doc 2210-1 Filed 11/16/12 Entered 11/16/12 16:58:55 Exhibit A Pg 26 of 30

HANDI, RSON - (Ú/10/2012 J. 52:12 PM

A. Settlement Statement

U.S. Department of Housing and Urban Development

D & CF	F	INAL	Form Ap	proved OMB No. 2502-026	55
B. Type of Loan			****		
1. U FHA 2. U FmHA 3. D Conv. Unins. 6. 4. D VA 5. D Conv. Ins 6. St None (Cash).	File Number; TC01-42623	7. Loan Number:	S. Mortga	ge Insurance Case Stumbe	: · · · · · · · · · · · · · · · · · · ·
C. Note: This form is furnished to give you a statement marked "(p.o.c.)" were paid outside the closin	of actual settlement casts.	Amounts Paid to and by the so informational purposes and ar-	ettlement agent are shown item e not included in the totals	1 - F1 - FA	
D. Name and Address of Borrower: Katrina Green	E. Name and Address of Tommie L. Sewell and		F. Name and Address of Len	ster:	·: ·
13200 Chandler Park	7239 Piedmont				
Detroit, Mt 48213	Detroit, M1 48228			and and distributions of the department of the contraction of the special property of the contraction of the	
G. Property Location: 7239 Piedmont Detroit, MI 48228		H. Settlement Agent: Title Connect, LLC	ments in the company of the company		***************************************
		Place of Settlement: 32100 Telegraph Road Bingham Farms, Michi		I. Settlement Date: October 12, 2012 Disbursement Date:	
PARCEL ID: Ward: 22, Item: 087884 J. SUMMARY OF BORROWER'S TRAI	NSACTION:		MARY OF SELLER'S TRAM	October 12, 2012	: !
100. GROSS AMOUNT DUE FROM BORROWER	· · · · · · · · · · · · · · · · · · ·	400, GROSS AMOUNT	DUE TO SELLER		·· , 27
101, Contract sales price	9,000.00			9,300 60	MSD# 174433
102. Personal Property		402. Personal Property			17" 1433
103. Settlement charges to borrower (line 1400) 104.	3,787 30				, 141
105		404.			1 1
Adjustments for items paid by seller i	a oduaca-	405.			
106. City/town taxes to	i Hayance	406 City/town taxes	ents for items paid by seller in	i advance	
107. County taxes to		407. County taxes		, -	
108. Assessments to		408. Assessments			
109.	•	409.			•
110.		410.			
1)1.		411.	· · · · · · · · · · · · · · · · · · ·		
112,		412.			
120. GROSS AMOUNT DUE FROM BORROWER	12,787,30	420. GROSS AMOUNT	DUE TO SELLER	9,000 (10)	
200. AMOUNTS PAID BY OR IN BEHALF OF BOR	ROWER	500. REDUCTIONS IN	amount due to seller		
201. Deposit or earnest money		501. Excess deposit (see in	nstruction)		
202. Principal amount of new loan(s)		502. Settlement charges to	soller (line (400)	1,333 60	
203 Existing loan(s) taken subject to		503 Existing toan(s) taker		1	
264.		504. Payotf of first mortga		10 Bar 1 Francis 10 Bar 1 Fran	
205.		Payoff GMAC #0359	the second of th	1,640 40	
		505. Payoff of second mor	tgage loan	1,500 E 100 E	it Affi
205. 207. Buyer Assumes Water		506, 2012 Summer Taxes			
208,		507. Buyer Assumes Wate			· In
209.		508. Relocation Incentive :	to Homeowner	1,000 (N)	Z NATT
Adjustments for items unpaid by sel			manufa Franki manufa Kanada ang Manufa	——————————————————————————————————————	
210. City/town taxes to	101	510. City/sown texes	ments for items unpaid by sell	er	•
211. County taxes to	·	511. County taxes			
212. Assessments to		512. Assessments		1	
213		513		en en en	
2 (4)		⊢ ```. } Σ[4]		•	
215.		515.		1	
216.	T 1	516		r	
217.		\$17.		· T	
218.		51 3 ,			
219.		519.			
220. TOTAL PAID BY/FOR BORROWER	0.00	529. TOTAL REDUCTIO	N AMOUNT DUE SELLER	7,00,00	
300. CASH AT SETTLEMENT FROM/TO BORROW	ER	600. CASH AT SETTLEN	ient Tofrom Seller		
301. Gross amount due from borrower (line 120)	12,787.30	601. Gross amount due to se		9,060 00	
302. Less amount paid by/for borrower (line 220)	0.00	602. Less reduction amount	due seller (line 520)	9,333.00	
303 CASH DUE FROM BORROWER	12,787 30	693 CASH DUE TO	SELLER		

12-12020-mg Doc 2210-1 Filed 11/16/12 Entered 11/16/12 16:58:55 Exhibit A Pg 27 of 30

		S DEPARTMENT (USING AND UR LENT STATE	
L. SETTLEMENT CHARG			PAID FROM	PAID FRO
O. TOTAL SALES/BROKER	'S COMMISSION based on price \$ 9,000.00 @ 6.00 9	6 = 540.(K)	BORROWER'S FUNDS AT	SELLER' FUNDS A
Division of Commission (lin	e 700) as follows:		SETTLEMENT	SETTLEME
11. Listing Agent	\$ 270,00 to Front Page Realty		\$100 March 1987	
2. Salling Agent	\$ 270,00 to Front Page Realty			
3 Commission paid at Settlem	cnt			54
4. Compliance Fee	895 00 to Front Page Realty		895 99	- 4
U. ITEMS PAYABLE IN CO.				-
1. Loan Origination Fee	% of 0.00 w	· · · · · · · · · · · · · · · · · ·		i
2. Loan Discount	% of 0.00 to		i	. J.
3. Appraisal Fee			 	‡
	to .			
4. Credit Report	to		; ;	markaran da
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	ENDER TO BE PAID IN ADVANCE			· pro ser
i. Interest from October 12, 2				
Mortgage Insurance Premiun				1
3. Hazard Insurance Premium fo	er to			<u> </u>
1.	to			L
5.	10			1
O. RESERVES DEPOSITED	· · · · · · · · · · · · · · · · · · ·			
)), Hazard insurance	mo.@\$ /1710.			í
2. Mortgage insurance	mo.@\$ /mo.			
33 City property taxes	mo.@\$ /mo.			†
				ļ
4. County property taxes				i
15. Atmusi ussessments	по.@\$ /no			
X5.	mo @\$ /mu	,		
37.	mo if S			
08.	io	;		
0. TITLE CHARGES				
1. Settlement or closing fee	700.00 to Title Connect - Closing Fees	· · · · · · · · · · · · · · · · · · ·	250,00	450
2.	A			1
Owner's title insurance	to 313.50 to Title Connect, LLC.			t · · · · ·
A				133
4.	30 CO			,
5. Wire Fee	50.00 to Title Connect - Misc		50 96	
6. Deed Prep Fee	85.00 to WALTER D QUILLICO, ESQ		85 00	
7. Recording Service Fee	50.00 to Title Connect - Recording		50.00 Water Service (1997)	
(includes above items No:	50.00 to Title Connect - Recording	U ATT MARKET U. ARVIN AND AND AND AND AND AND AND AND AND AN	10.90 10.90 10.90	
	S0.00 to Title Connect - Recording > to		10.90	
(includes above items No:			10,00	
(includes above items No: 8. (includes above items No:			10.00	
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Collabor 12, 1912

Settlemental Agent

WARNING: It is a critice to Recovering to make false ablictation to the United States on finour any other student form. Penalties upon consistion can include a flor and improvemental test details see interest. 15, U.S. Code Section 1901 and Secting 1910.

REV HELD-1 (3-68c)

October 12, 2012

Identifier: 0307629587

Doc Type:LSMIT

GMAC Mortgage

Date:10/10/12

Borrower 1 Name; Jeffrey Hyman Address: 1800 N. Andrews Ave. #8E

Fort Lauderdale, FL 33311

Re: Loan Number: 307629587

Property Address: 1800 N. Andrews Ave. #8E

Fort Lauderdale, FL 33311

Dear Jeffrey Hyman:

GMAC Mortgage would like to offer you an option to satisfy your entire first mortgage obligation with a lump sum for an amount that is substantially less than the unpaid principal balance,

MSO # 750737

After careful review of your loan information we have elected to accept \$95,000 in certified funds as full and final satisfaction of your account. Upon receipt of the above-mentioned payment, GMAC Mortgage, LLC will release the first mortgage lien and cancel the Note and/or Credit Agreement.

Follow these simple instructions to take advantage of this special offer:

1. Remit the certified payment to the following address:

GMAC Mortgage, LLC Attention: Loss Mitigation 3451 Hammond Avenue Waterloo, IA 50702

Wiring Instruction for GMAC JP Morgan Chase Bank Mail Code KY1-7102 6708 Grade Lane Louisville, KY 40213 Bldg 7, Suite 709

ABA Routing Number 083000137
Account # 85070241
Beneficiary: GMAC Mortgage
Customer's Loan Number
Customer's Name
Indicate funds for: Settlement

2. The payment must be received in this office no later than 10/12/12. We strongly recommend that you use an express mail service to ensure a timely delivery.

GMAC Mortgage, LLC is secured with a first lien on the title to your property. This settlement option may considerably increase your equity in the property while substantially reducing your outstanding debt and interest payments. If a settlement is completed, we will report that your loan as "settled for less than full amount", to the credit bureau. To gain a full understanding of all tax implications, please consult a tax advisor.

I can be reached at 214-874-6193 if you have any questions or wish to discuss other options that are available.

Identifier: 0307629587

Doc Type:LSMIT

Sincerely, Bryant Wendling Loss Mitigation Specialist GMAC Mortgage

NOTICE - A "Settlement" Payoff of your mortgage loan may have tax consequences. To determine if, or to what extent, you have any tax liability, you are encouraged to contact a tax professional.

Please Note: This is an attempt to collect a debt and any information obtained will be used for that purpose, provided if you have an active bankruptcy case or have received a discharge, the following Notice Regarding Bankruptcy applies.

Notice Regarding Bankruptcy: If you are a debtor in an active bankruptcy case, this letter is not an attempt to collect either a pre-petition, post petition or discharged debt and no action will be taken in willful violation of the Automatic Stay that may be in effect in your bankruptcy case. Furthermore, if you have received a Discharge in a Chapter 7 case, any action taken by us is for the sole purpose of protecting our lien interest in your property and is not an anempt to receive any amounts from you personally. If you have surrendered your property during your bankruptcy case, please disregard this notice. Finally, if you are in an active Chapter 11, 12 or 13 case, and an Order for Relief from the Automatic Stay has not been issued, you should continue to make payments in accordance with your bankruptcy plan.

Texas Residents:

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

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